

INDEXING INSTRUCTIONS:

**Lot 2, Twelve Oaks S/D, Sec. 4, T2S,
R8W, DeSoto County, Mississippi**

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **HOMEcomings FINANCIAL NETWORK, INC.** (herein referred to as Grantee) the following described property located and situated in DESOTO County, Mississippi, to-wit:

Lot 2, Twelve Oaks Subdivision, located in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi as shown on plat recorded in Plat Book 29, Page 22 in the Chancery Clerk's office of DeSoto County, Mississippi.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer has executed this Deed on this the 25 day of Jan 2007.

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE, BY: RESIDENTIAL FUNDING
CORPORATION, ITS ATTORNEY IN FACT


By [Signature]
Its Sharmel Dawson-Tyau

POWER OF ATTORNEY RECORDED IN
BOOK 107, PAGE 65

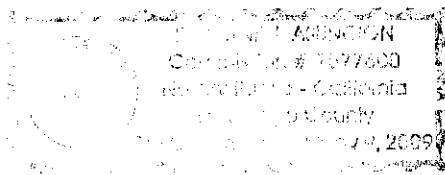
STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Sharmel Dawson-Tyau, who acknowledged to me that he/she is the VP of RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 25 day of Jan 2007.


NOTARY PUBLIC

My Commission Expires:



GRANTOR:

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE
BY: RESIDENTIAL FUNDING CORP.
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: (800) 750-0011

GRANTEE:

HEMCOMINGS FINANCIAL NETWORK
INC.
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: (800) 750-0011

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 5278
JACKSON, MS 39296-5278
TELEPHONE: (601) 982-8504

AFFIDAVIT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

BEFORE ME, the undersigned authority in and for said county and state, this day personally came and appeared Sharmel Dawson-Tyau, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as VP (title) of Residential Funding Corporation, Attorney in Fact for U.S. Bank National Association, as Trustee.

2. The power of attorney under which I executed the foregoing document is valid and in full force and effect, and I do not have any knowledge of termination of the power by revocation or of the death, disability or incapacity of U.S. Bank National Association, as Trustee.

3. This affidavit is executed pursuant to the Uniform Durable Power of Attorney Act of the State of Mississippi, as set forth in Section 87-3-113, et seq. of the Mississippi Code of 1972, as amended, and to provide conclusive proof of the non-revocation and non-termination of the power of attorney under which the foregoing document was executed.

Sharmel Dawson-Tyau
AFFIANT

Sharmel Dawson-Tyau, VP

SWORN TO AND SUBSCRIBED BEFORE ME, this the 25 day of Jan 2007.

[Signature]
NOTARY PUBLIC

My Commission Expires:

